

The Company always received all complaints from stakeholders. People who had complaints could send a letter of complaint directly to the Company Head Office. For employees, the Company provided a channel for complaints that could be addressed directly to the Whistleblowing System team. Meanwhile, customers who had complaints could channel the complaints through the Customer Complaint System (SPN).

Fair Operation

In implementing social responsibility related to fair operations, the Company had a policy to manage its operational activities in accordance with applicable business ethics and business ethics. Included in the scope of corporate social responsibility in the field of fair operations were anti-corruption, involvement in responsible politics, fair competition, encouraging social responsibility in the value chain, respecting property rights, avoiding conflicts of interest, code of conduct enforcement, control gratuities and procurement of goods and services. For this reason, the Company had guidelines in the implementation of these responsibilities, including, Code of Conduct, Whistleblowing System, and Goods and Services Procurement Policy.

The Company always carried out monitoring to ensure the effectiveness of the implementation of social responsibility related to fair operations that went well. The monitoring included conducting regular self-assessments every year at the end of June and December, following the annual rating and survey of the Corporate Governance Perception Index (CGPI) held by the Indonesian Institute for Corporate Governance (IICG) as well as the ASEAN Corporate Governance Scorecard (ACGS) assessment. In addition, the Company also provided a channel for receiving complaints related to indications of fraud in business practices that were detrimental to the Company and stakeholders, namely via email at btnsiips@tipoffs.info.

Environment

Regarding social responsibility related to the environment, the Company's policies related to environmental management and protection referred to Law No. 32 of 2009 concerning Environmental Protection and Management, which was manifested in the form of Circular and Company Regulations in order to minimize the impact of the Company's operations on the environment. The Company focused on environmentally friendly loans through the Company's Commercial Credit Facility Guidelines. In these guidelines, there were loan requirements that required documents for Environmental Feasibility/Environmental Management Efforts (UKL/UPL) and/or Environmental Impact Analysis (AMDAL).

The Company also carried out a commitment to environmental preservation in the area of the Company's Head Office by carrying out activities to save electricity and reduce emissions. The Company made adjustments and studies on the Headquarter Office of the Company, especially in encouraging the creation of safe and comfortable and environmentally friendly facilities and infrastructure by conducting building safety studies from fire hazards, developing waste water management facilities at the head office, and creating 20 biopore points areas located around the Headquarters area (north side park, south side park and fountain area).

The Company monitored the effectiveness of the implementation of social responsibility related to the environment by evaluating the implementation of the Sustainable Finance Action Plan (RAKB) which was expected to provide long-term value creation. Monitoring of the implementation of social responsibility related to the environment was also carried out by preparing a Sustainability Report to measure the achievement of the Company's environmental performance.

The Company was always open to reports of complaints from the public regarding environmental impacts that might arise in connection with the Company's operations. The mechanism for complaints about problems related to the environment could be submitted to the Company by sending a complaint report related to the environment around Menara BTN through an official letter.

Employment, Occupational Health and Safety

Corporate social responsibility was also linked to employment, occupational health and safety. The Company already owned a policy related to employment which was outlined in the Human Capital Management Policy Manual (PKMHC) of PT Bank Tabungan Negara (Persero) Tbk. These guidelines were used as a reference for the Company in carrying out its social responsibility to employees by giving high attention and commitment to gender equality and job opportunities, job training to improve employee professionalism and an appropriate remuneration system. This was aimed at creating a conducive work environment so that employees felt comfortable working. The Company also paid attention to occupational health and safety aspects in order to support the creation of optimal company performance.